





Hammerlime

Builder Confidence Hits 18-Year High

Builder confidence in the market for newly built single-family homes increased five points to 74 in December's NAHB/Wells Fargo Housing Market Index (HMI). This was the highest report since July 1999, over 18 years ago.

"Housing market conditions are improving in part because of new policies aimed at providing regulatory relief to the business community," said NAHB Chairman Granger MacDonald, a home builder and developer from Kerrville, Texas.

"The HMI measure of home buyer traffic rose eight points, showing that demand for housing is on the rise," said NAHB Chief Economist Robert Dietz. "With low unemployment rates, favorable demographics and a tight supply of existing home inventory, we can expect continued upward movement of the single-family construction sector next year."

Derived from a monthly survey that NAHB has been conducting for three decades, the HMI gauges builder perceptions of current single-family home sales and sales expectations for the next six months as "good," "fair" or "poor."

Any number over 50 on the HMI indicates that more builders view conditions as good than view them as poor.

1st Quarter 2018

LEADERSHIP

David Johnson CGB, President Signature Building & Design, LLC

Sam Beachy CGP, Vice President
Reliance Construction

Byron Kauffman, Treasurer
Wetzel Insurance Company

Adam Clemens, Secretary
Rabb Water Systems

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Daniel Schlatter CGB CGP CAPS CPBD Inglenook LLC

Deb Paton-ShowleyColdwell Banker Roth Wehrly Graber

Trisha Steger, Executive Officer Builders Association Kosciusko - Fulton Counties

The Cost of Constructing a Home

Construction costs account for 55.6% of the final sales price of the average new home, while the cost of the lot represents 21.5% of the total sales price, according to a recent **NAHB survey of home builders**. Overhead and general expenses (5.1 %), sales commissions (4.1%) and financing costs (1.8 %) are among the other factors contributing to the final sales price.

Of the eight major stages of construction, interior finishes, at 28.6%, account for the largest share of construction costs, followed by framing (17.3%), exterior finishes (13.9%), major system rough-ins (13.8%), foundations (10.8%), final steps (7.0%), site work (6.7%), and other costs (2%).

Rising materials prices and limited labor have been primary concerns for builders throughout 2017, and those issues are expected to continue into next year as well.

But NAHB Chief Economist Robert Dietz notes that recent figures for starts and sales <u>suggest continued growth</u> moving forward.

Interior Reverses Migratory Bird Rule

The Interior Department has reversed an Obama-era decision that subjected private landowners, including home builders, to federal prosecution under the Migratory Bird Treaty Act.

The decision nullifies the previous interpretation of the act that included civil and criminal penalties for unintentional "incidental takings," or killing or injuring endangered species.

NLRB Overturns 2015 Joint Employer Ruling

In a victory for small business, the National Labor Relations Board (NLRB) voted recently to overturn its 2015 ruling in the case of **Browning-Ferris** Industries.

NLRB's ruling restores the

traditional definition of joint employment in which a company must exercise 'direct and immediate control' over a worker in a business-to-business relationship.

Homeownership Rate Slowly Recovering

The homeownership rate fell for all race and ethnic groups from 2004 to 2016, but has rebounded in recent years, according to the Census Bureau's Housing Vacancy and Homeownership survey.

Looking at just the last year, the overall U.S. homeownership rate increased to 63.9% in the third quarter of 2017, up 0.4 percentage points from the third quarter of 2016.

Start Planning Now for Bringing Housing Home

NAHB this year will conduct Bringing Housing Home™ featuring in-district meetings with members of Congress to discuss critical issues affecting the home building industry.

Bringing Housing Home™ is scheduled for April 30 to May 5, 2018.

For more information, contact Karl Eckhart, NAHB's vice president for intergovernmental affairs, at 202-266-8319, or keckhart@nahb.org.

Tax Reform Will Benefit Builders, Small Businesses

The tax reform bill signed into law by President Donald Trump on Dec. 22 will provide tax relief for hard-working families and create a more favorable tax climate for small business.

NAHB achieved **significant victories** in the bill, such as the real estate exception to the business interest deduction, second homes, private activity bonds, the capital gains exclusion, and many other provisions.

Changes within the Tax Cuts and Jobs Act take effect for the tax year starting Jan. 1, 2018. Major provisions of the law include:

Mortgage interest deduction. Retains the mortgage interest deduction and the deduction for second homes, but reduces the mortgage interest cap from \$1 million to \$750,000.

State and local property taxes. Allows taxpayers to deduct up to \$10,000 of state and local taxes, including property taxes and the choice of income or sales taxes.

Capital gains exclusion. Maintains existing law that allows home owners to exclude up to \$250,000 (or \$500,000 for married couples) in capital gains on the profit from the sale of a home if they have lived in the house for two of the last five years.

HELOC. Eliminates the deduction for interest on home equity loans.

Private activity bonds. Retains private activity bonds (PABs), which will enable the Low Income Housing Tax Credit to maintain its effectiveness as the most indispensable tool for the production of affordable housing. Without PABs, we would face the loss of more than 788,000 affordable rental units over the next decade.

Alternative Minimum Tax. Eliminates the Alternative Minimum Tax (AMT) for corporations and increases the AMT exemption amounts and phase-out thresholds for individuals.

Individual tax brackets. Retains seven tax brackets, with rates ranging from 10% to 37%. This will provide tax relief for individuals and small businesses and represents a tax cut for most taxpayers.

Estate tax. Doubles the estate tax exemption.

Carried interest. Retains existing carried interest rules, but assets must be held for three years.

Pass-through deduction. Allows most taxpayers with pass-through income to deduct 20% of that income based on wages or on wages plus a capital element.

Business interest deduction. Provides the taxpayer a choice of making a one-time election for a deduction limited to 30% of adjusted gross income; or for real estate, a 100% deduction for business interest, but with certain trade-offs.

Like-kind exchanges. Preserves the benefit for real estate investors to make tax-free exchanges of property, commonly referred to as "like-kind" exchanges.

Multifamily depreciation. Gives the taxpayer the choice of taking 27.5- or 30-year depreciation, depending on how they elect to treat their business interest.

Individual tax provision sunsets. Almost all individual tax elements – mortgage interest, state and local property taxes, individual brackets, etc. – expire at the end of 2025.

NAHB Launches Instagram Initiative

NAHB is proud to announce a new consumer awareness initiative – and a great promotional opportunity for your projects – on the photo-sharing app <u>Instagram</u>.

"This initiative is designed to build awareness among the home buying audience of the craftsmanship and innovation



of NAHB members," said NAHB Chairman Granger MacDonald. "We want Instagram's 700 million monthly users to see how our members are building homes, enriching communities and changing lives."

Getting your company involved is simple: If you already have an Instagram account, just follow us ohemebuilders and tag us in the pictures that you would like us to share.

If you don't have an Instagram account, you can submit your photos, along with a short description of the home or a story about the home owners for whom you built or remodeled the home, at <u>nahb.org/photos</u>.

Either way, make sure to include the Instagram handle for other key people or companies that were involved in the project, along with photo credits.

There are lots of possibilities:

- Completed homes.
- Entire communities including homes and amenities like trails and clubhouses.
- Furnished and/or staged rooms such as kitchens, baths, living rooms, master bathrooms, wine rooms and bars, outdoor areas.
- Before-and-after images.

Photo quality is key. Please submit professional photographs, or at least ones that are lighted appropriately. Photos that are dark, blurry or aren't using a flattering angle cannot be used – and such photos don't make your product look good anyway. It's okay if the "before" images aren't taken by pros.

Questions? We have answers. Please contact <u>Camilo Cuba</u>, NAHB's senior brand marketing manager.

B.A.K.F.C. CALENDAR OF EVENTS

Q1 2018 GM MEETINGS

JANUARY 23, 2018

FEBRUARY 27, 2018

MARCH 27, 2018

AT THE WYNDHAM GARDEN HOTEL IN THE CENTER/PIKE MEETING ROOM(S)

FROM 6:00 - 8:00 PM

COST: \$16.00

WOMEN'S COUNCIL BINGO FUNDRAISER

THURSDAY, MARCH 1, 2018

AT THE CENTER LAKE PAVILION IN WARSAW

\$25 AT THE DOOR SEE PAGE 6 FOR DETAILS

BINGO PROCEEDS GO TO THE BAKFC WOMEN'S COUNCIL SCHOLARSHIP FUND FOR REGIONAL STUDENTS, CCS HOLIDAY ADOPT A FAMILY AND COMMUNITY OUTREACH



MARCH 16, 17, 18, 2018
DETROIT STREET COMPLEX
WARSAW

FOR SHOW INFORMATION AND REGISTRATION FORMS SEE PAGES 7 AND 8



Active Associate Members are the volunteers that have decided to help the HBA through volunteerism and/or financial support. Active associates plan and prepare for the Home Builders Associations (HBA) much needed net-profit generating events, they make the member outreach for sponsorships, member retention and recruitment, support HBA events through attendance and have taken a proactive stance in educating their co-workers and employers to the HBA's value to the home builder.

There are a lot of associates who are members, but only 10-20% take an active role in HBA support.

Active associates are indispensable to our association/industry. Home builders who seek out and utilize the active associates are the ones who are in this industry for the long haul.

Active associates care about the home builders' concerns, and risks, and want to secure their own company's business interests as well. The value of an active associate can not be measured in black and white, unless you are looking at your HBA's budget. But if you believe in the value of the HBA, you can't ignore the reasons why the HBA is financially healthy, vibrant and relevant. Active associate members are volunteers that balance that fine line between association initiatives and their employment initiatives. And the active associates' industry knowledge, gained by being involved, makes them more than just a sales rep; it makes them a valuable trade partner to the home builder and an invaluable asset to their employer!

What better way to thank those active associates by giving them the opportunities to help with their continued employment. "Do Business with a Member" is a slogan from NAHB that state and local HBAs have utilized in directories or other HBA publications. But it is so much more than a slogan; it should be gospel. Let's turn the knob up further; "Do Business With An ACTIVE Member," starting with active associates.

We need to support active associate members and give them thanks. As financially difficult as times were over the past ten years, these members did not abandon the HBA. Their value is their loyalty. Loyalty to the HBA and home building industry as well as the continued protection for all of our careers, builder and associate.

The "Do Business with An Active Associate Member" philosophy can only help engage dormant members to become engaged and increase the power of the HBA's protection of the home building industry. That protection helps all associates with the current customers. The HBA gives you opportunities for business and to rise above your competitors by being active. I can only hope and encourage every member to keep appreciating those active associates or start to appreciate their efforts.

While this may only be January, September will be here before you know it. September is "Associate Appreciation Month," so declared by NAHB and many locals and states HBAs. Maybe it should not have to be declared and is the mindset all year round...

- Michael Kurpiel, CGA, CGP

The Value of an Active Associate Member – Do Business with an Active Member

HBA of Greater Springfield







Q1 2018 Member Anniversaries

Anniversary Month	Years of Membership	Member of Record, Company
January	31	Kosciusko REMC
-20-71	30	Steve Marshand, J Miller Cabinet Co. Inc.
	26	Kevin Michel, Walker & Associates
	24	Brad Plett, Miller Brothers Builders Inc.
	18	Brent Yoder, RPM Supply Inc.
	14	Wendell Miller, Renewal Homes LLC
	6	Paul Smith, Times Union Publications
	5	Randy Clayton, Borkholder Buildings & Supply, LLC
	1	Daryl Berger, DB Polishing
	1	Nate Miller, Mike's Garage Door
February	36	Robert & Sharon Sanders, Bodkin Abstract Co. Inc./Metropolitan Title Co.
	33	Rabb/Kinetico Water Systems
	21	Rick Mylin, Safe-Way Door Co.
	16	Doug Pyle, Vinyl By Design
	11	John Kidd, R.W. Kidd Construction
March	32	Larry Coplen, Coplen Construction, Inc.
	29	Jenny Kreft, Wabash Electric Supply
	26	Dan Robinson, Robinson Construction Inc.
	24	Frank Rhoades, Cottage Watchman Div. EF Rhoades & Sons Inc.
	22	Steve Lemmon, Builders Mart Inc.
	22	Shelly Avery, Fidelity National Title
	22	Jeff Hamman, J C Hamman Construction
	20	Adam Harman, Lowery Sewing & Vacuum Center
	18	Rob Schilb, Millennium Sounds
	17	K C Recycling Depot
	17	Chad Leap, Skyline Builders
	17	Doug Erschen, Sunrise Sprinkler Systems Inc.
	15	Brian Stichter, Warsaw Masonry
	11	Eric Jurgonski, Champion Window Co. of South Bend
	8	Joe Clevenger, Clevenger Insurance Agency
	3	Mark Ebling, Overhead Door Co of South Bend/Mishawaka

Thankyou for your continued membership in the Builder's Association of Kosciusko – Fulton Counties!

We greatly value the relationships we've built with each of you through the years: together supporting the building industry and making our community a better place to live.

We look forward to working with you for many years to come!



BAKFC Builders' Pipeline...

Kosciusko County Affordable Workforce Housing Project

Officers of the Builders Association of Kosciusko - Fulton Counties have been in talks with the Kosciusko County Economic Development Corporation (KEDCO) and Kosciusko County Chamber of Commerce over the past year about the development of affordable workforce housing. Recent discussions include the potential development of incentives such as tax abatement and/or land use and infrastructure pre-development.

The goal of the Affordable Workforce Housing Project is to develop affordable housing to attract skilled laborers with incomes averaging \$30-\$40k. Kosciusko County Chamber of Commerce President and CEO Rob Parker states, "We would like to explore the potential for a new subdivision that would be comprised of homes in the 150-180k range to be used as starter homes for young workers in our community. We want to brainstorm with builders and realtors on how to make this a reality in our community through partnerships with builders, local government, and private enterprises."

KEDCO's initial research points to a Huntingburg (DuBois County), Indiana subdivision known as *Hunter's Crossing* as a possible site model for the new subdivision locally. Parker says the homes would be roughly 1,500 square feet with three bedrooms and one and half baths - built on guarter to third-of-an-acre lots.

City of Warsaw Mayor, Joe Thallemer; Kosciusko Economic Development, President, George Robertson; and Parker will host a meeting for interested BAKFC builders and realtors in the coming weeks.

Invitations will be emailed to BAKFC member builders once the meeting date and location are confirmed.

BAKFC 32nd Annual Homes on Parade Call for Entries

The Builders Association of Kosciusko - Fulton Counties is gearing up for its 32nd Homes on Parade.

2018 marks the first year for the new *Hybrid Parade Rules*. Implemented by BAKFC President, David Johnson, the hybrid rules consist of a combination of former spring and fall parade rules while initiating a new parade entry discount system comprised of *Builder Activity Credits*, which are designed to increase builder participation through meeting attendance, event participation, and member recruiting activities throughout the year. Five types of builder activities were assigned credit values; translating into hundreds of dollars in savings on entry fees as follows:

<u>Builder Activity</u> <u>Credits</u>

General Membership Meeting Attendance......\$150 ea. Excludes Golf & December Luncheon

Active Committee Membership.....\$100 ea.

Volunteer for Events (special announcements)......\$100 ea.

State Meetings.....\$100 ea.

Member Recruiting Spikes......\$100 ea.



Each BAKFC Builder will receive an email notice of the 2018 Homes on Parade Call for Entries, Hybrid Parade Rules & Regulations and their respective Builder Activity Credits in the coming weeks.

Call BAKFC EO Trisha Steger at (574) 267-6125 to obtain this information in advance.



The ICC 2018 Building Codes are Here. Are You Ready?

Download these valuable resources at <u>nahb.org/codes</u>. The **2018 I-Codes Adoption Kit** includes:

- Significant changes to the IRC, IBC and energy codes that affect both single- and multifamily builders – as well as their cost impacts.
- Suggested amendments to the 2018 IRC and IECC to save you time and money.
- Related Resources to help your state or municipality make needed improvements to the electrical code, fire safety regulations and more!



You can also view our free webinars to get more details:

- Significant Changes to the 2018 IRC
- Significant Changes for Multifamily in 2018.

Questions?

Contact your Construction, Codes & Standards state liaison. Find him at nahb.org/codestaff.

Coming soon: An expanded code section on the updated NAHB Advocacy App!

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BAKFC WOMEN'S COUNCIL



Special BINGO License No. 146033

THURSDAY, MARCH 1, 2018 AT THE CENTER LAKE PAVILION IN WARSAW

Games from 6:00 P.M. Until Prizes Are Gone

MUST BE 18 YEARS OLD TO ENTER THE EVENT

PRESALE TICKETS \$20 / \$25 AT THE DOOR
COST OF TICKET INCLUDES 15 BINGO CARDS & MEAL

[Meal Includes SANDWICH, CHIPS, DRINK & DESSERT]

* ADDITIONAL CARDS AVAILABLE FOR PURCHASE ON-SITE *

50/50 & PRIZE RAFFLES: \$1 PER TICKET / \$5 FOR 6 TICKETS

MUST BE PRESENT AT THE TIME OF THE DRAWINGS TO WIN

Bingo Proceeds Remain in Our Own Communities Through The BAKFC Women's Council Scholarship Fund And CCS Thanksgiving and Christmas Adopt-A-Family Program Recipients

Pre-Sale/Discount Tickets at The Following Participating Locations

Builders Association Kosciusko – Fulton Counties at 527 S. Buffalo St., Warsaw Brouwer's Carpet & Furniture at 333 East Center Street Ext., Warsaw Coplen Construction at 475 Anchorage Road #13, Warsaw J Lane Flooring & Design at 3668 US-30, Warsaw Wabash Electric at 3910 Corridor Drive, Warsaw

WANT TO BE IN THE SHOW? REGISTER BEFORE IT'S TOO LATE!!!







Event Hosts

2018 Home & Outdoor Show

Detroit Street Complex, Warsaw

3454 North Detroit Street, Warsaw (Former PolyOne/Spartech/Uniroyal Plant)

March 16th, 17th, & 18th

SHOW DATES & TIMES:

Friday, March 16th 12:00 p.m. - 6:00 p.m. Saturday, March 17th 10:00 a.m. - 6:00 p.m. Sunday, March 18th 12:00 p.m. - 4:00 p.m.



BOOTH INFORMATION:

- CONCRETE FLOORS
- Booths are 10' X 10' (MAP IS close to SCALE)
- Please supply carpet or floor covering for appearance and your comfort
- Popcom only if you will keep dropped kernels swept up.

VENDOR SET UP/TEAR DOWN:

- Large Overhead Doors for your unloading/loading needs 12 wide x 14 high
- Every Vendor/Delivery person must check in BEFORE unloading
- Pallet jacks allowed we are NOT able to supply one this year, please bring your own
- Booth Set Up: Thursday, 03/15/18 8:00 am 7:00 pm & Friday 03/16/18 8:00 11:00 am
- All booths must be set up by 11.00 a.m. on 03/16/18 or a \$25 fine will be assessed
- Free standing displays only;
- Displays higher than 30" must not extend over 4' from back of booth forward.
- Electricity available (110 volt only- limit 10 amps)
- "Tear Down begins with Hand carry items only at 4:01 p.m. on Sunday, March 18th
- Anyone tearing down EARLY will be fined \$100.00 penalty
- "Overhead doors will be available beginning at 4:30 pm on Sunday, March 18th.
- Tear Down: Sunday 03/18/18 4:01 pm* 6:00 pm; Monday 03/19/18 7:00 am 11:00 am
- All displays must be removed by 11:00 am on Monday, March 19th.
- Displays not removed by 11:01 am Monday, March 19th will be removed and a \$100 fine will be assessed.
 Displays removed for you run the risk of being discarded.

SECURITY:

- Proof of liability insurance must be received prior to show start.
- Insure your displays and products to cover theft/damage
- BAKFC is not responsible for lost or stolen items

MARKETING:

- BAKFC will promote this event through local radio, television, social media, print publications, and/or special inserts & issues to increase patronage to the show.
- Providing a door prize is a great way to increase booth traffic. We suggest awarding a single drawing prize
 or door prizes following the close of the show.
- Please let us know of any drawings/prizes you will provide at the time of registration in the area provided on the registration form.
- Please provide prize information and name of winner(s) to BAKEC immediately following the show.







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	March 16th, 17th,	& 18 th
Friday, March 16th 12:0	0-6:00pm Saturday, March 17th 10:00am-6:	00pm, and Sunday, March 18th 12:00-4:00pm
Booth Spaces: 10' x 10	(unless otherwise noted)	
*Member Rates: Non-Member Rates: Not for Profit Rate:	\$395 per booth for members \$575 per booth for non-member \$175 per booth for approved Not	\$245 for each additional booth(s) \$450 for each additional booth(s) for Profit organization(s)
Booth Registration Includes	One table (skirted with cloth), and 2 chairs.	I will not need a table & chairs.
	mber Rates. Additional MEMBER businesses occupying	PC. Dues must be paid and membership current through ng/sharing booth spaces or displaying name of second
→ PLEASE BRING YOUR	(110 Volt10 Amp). PLEASE CHECK BOX OWN EXTENSION CORDS/POWER STRIP EXTINGUISHER TO PLACE IN YOUR BOO	

1st Choice	2 nd Choice		
Please Note: Booths are available by pre-			served basis thereaft
IF YOU REQUIRE OVERHEAD DOOR USE	Set Up: Thursday or	Friday	Time:
1	ear Down: Sunday or	Monday Morning	Time:
Exhibitor Company:			
Contact Name:	Title:		
Address:	Phone (1	
City:	State:	Zip:	
Fax:	E-Mail:		
will provide the following drawing/d	oor prizes:		
Drawing/door prize value: \$			
will not hold the Builders Association Kosciusko Fulto creating, operating, or dismantling our display or to visi Lewis Realty DBA Detroit Street Complex building to p	tors in our booth during the show. I	agree to accept financial resp	onsibility for restoring the i

Signature of Company Representative

Please Print Name Here

By signing this registration, you are agreeing to participate in the show and remitting payment in full. Due to advertising expenditures prior to the show, refunds will not be issued.

PLEASE FORWARD YOUR COMPLETED REGISTRATION FORM AND PAYMENT TO THE BLAKE BY MAIL, FAX OR EMAIL YOUR FULL PAYMENT BY CHECK OR CREDIT CARD IS REQUIRED TO RESERVE YOUR BOOTH SPACE(S)





Builders Association Kosciusko - Fulton Counties * 527 South Buffalo Street, Warsaw, IN 46580 Telephone: (574) 267-6125 · Fax:(877) 491-9042 · Email: info@bakfc.com





Thank you for your participation and support! We're looking forward to a great show! 2018 Home & Outdoor Show Committee Co-Chairpersons Frank Rhoades, Cottage Watchman Div. E. F. Rhoades & Sons and Katy Berger, DB Polishing

The show room is filling up fast! Register today - tomorrow may be too late! - EAST SIDE -(PRELIMINARY MAP. NOT TO SCALE BOOTHS ARE APPROXIMATELY 10X10) 32 12 QHD ~220" 8# 20 211 - SOUTH SIDE 14 100 12 im OHD REGISTRATION COMPLETE-PAID IN FULL ENTRANCE RESERVATION CONFIRMED RESERVATION HAS NOT BEEN CONFIRMED. DUTTE PLANT OF THE WEST SIDE -

State Road 15 / North Detroit Street Entrance - Guest Parking

Are You Satisfied With Your Association Membership?

Many association members agree that the most important aspect of their membership *at the local level* is business networking, especially for newer members. Did you know that the Builders Association of Kosciusko - Fulton Counties provides regular opportunities for members to *meet and connect* with each other through regularly scheduled activities - such as *monthly membership meetings, committee meetings and involvement* and *event sponsorship and participation* throughout the year? Whether you're new to the association or a longstanding member, chances are - if you're not participating in at least one of these recurring networking opportunities each year - you're not very satisfied with your membership.

If you're feeling unsatisfied with your BAKFC membership, we encourage you to get involved and reconnect with other BAKFC members on a regular basis to make the most of *your* membership!

BAKFC Membership is what you make of it!

Through regular monthly meeting attendance, you can build a firm foundation of professional contacts consisting of industry professionals with similar interests and goals. Through committee membership or event involvement, you'll continue to build on and fortify your network of contacts; developing new leads through association member referrals that will help take your business to the next level of growth.

We want to see your business grow!

Join us at the next General Membership Meeting on January 23rd from 6-8pm at the Wyndham Garden Hotel's Center/Pike Meeting Rooms - where you can meet our newest members and reconnect with some of our most dedicated members! We want to see you there!

Can't Make it to the Membership Meeting This Month?

CLICK HERE for the BAKFC 2018 Calendar of Meetings and Events

Then make a point of attending *next month*

Not Receiving Our Monthly Meeting Invitations?

Call us at (574) 267-6125 or email info@bakfc.com to update your email address

We look forward to hearing from you!



TEL (574) 267-6125 EMAIL: Info@BAKFC.com